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APPLICATION NUMBER	FILING OR 371(c) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
10/516,468	07/21/2006	Siegfried Arnold	AT02 0029 US

## CONFIRMATION NO. 5108

24738  
PHILIPS ELECTRONICS NORTH AMERICA CORPORATION  
INTELLECTUAL PROPERTY & STANDARDS  
370 W. TRIMBLE ROAD MS 91/MG  
SAN JOSE, CA95131

**Title:** Roll Back Method for a Smart Card

**Publication No.** US-2007-0194116-A1

**Publication Date:** 08/23/2007

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